

EXHIBIT 29

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Transcript of YouTube Video: Dallas Mavericks Voyager
Introductory Press Conference

Video Link:
<https://www.youtube.com/watch?v=bbQCUOjjMdc>

Runtime: 29:10

1 FEMALE SPEAKER: -- in a brief
2 statement, and then we have some special
3 guests in the audience that are going to ask
4 a couple of questions. And then, we are
5 turning it over to the media from there. As
6 a reminder, we do have microphones roaming
7 in the audience, and we ask that you state
8 your name and your outlet prior to your
9 question. Thanks for being here.

10 MR. CUBAN: Did you say which side you
11 want?

12 MR. EHRLICH: Ill take this side.

13 MR. CUBAN: I guess we're going to run
14 a video first?

15 (Video begins at 00:39.)

16 (Video ends at 01:18.)

17 MR. CUBAN: Okay and thank you,
18 everybody, for coming out. We're excited to
19 announce that the Mavs have entered a five-
20 year international, integrated partnership
21 with Voyager. They're our first
22 international partner and our first crypto
23 partner. So, you know what Voyager is,
24 Voyager is a decentralize-- oh, I'm sorry,
25 it should be centralized -- mobile trading

1 platform for cryptocurrencies. They have
2 over 65 digital assets on the platform that
3 allow people to tap into the crypto markets
4 to try to make a lot of money. The
5 partnership includes several components.
6 One, we're introducing educational community
7 programs to educate people on crypto and how
8 they can use it to increase their wealth.
9 And the partnership also includes naming
10 rights to the building we're in here, the
11 Mavs gaming hub, the official gaming and
12 event venue for the NBA -- the Mavs NBA 2K
13 league team. And will -- which will be --
14 all the details will be announced at a later
15 date.

16 The Mavs and Voyager will also work on
17 developing unique and engaging promotions
18 for all Mavs fans. First and foremost, fans
19 who download the app, create an account
20 using the promotional code MAVS100, deposit
21 \$100, and make a trade will get \$100 in
22 crypto. I'm guessing that's Voyager?

23 MR. EHRLICH: No, we're going to give
24 you BTC on this one.

25 MR. CUBAN: BTC?

1 MR. EHRLICH: Yeah, well --

2 MR. CUBAN: Well, there you go.

3 MR. EHRLICH: -- give you BTC.

4 MR. CUBAN: Okay. Offer is only
5 available for the first 48 hours and starts
6 right now.

7 MR. EHRLICH: Yeah.

8 MR. CUBAN: So, start this -- so, 48
9 hours, meaning it's going to end on 10/29,
10 so everybody knows. What else do I got
11 here? And by the way, this is Voyager's
12 largest offering to date, and it's only for
13 our fans. As Voyager's home team, the Mavs
14 offer a great opportunity to connect fans
15 and users through a free, easy, and useful
16 crypto exchange. I've got to add, I'm a
17 customer and I've been a customer for
18 several months now. I like to use it, it's
19 easy, it's cheap, it's fast, and the pricing
20 is actually really good. Which we -- so, we
21 find it as a perfect fit for our Mavs fans
22 and reaching Mavs fans of all ages.

23 You know, we wanted this to be a
24 dynamic partnership to engage all of Dallas.
25 I think working together, we're going to be

1 at the forefront of innovation. We're going
2 to try to come up with new ways to introduce
3 Mavs fans to cryptocurrencies and
4 understanding it. You know, there's a lot
5 of hype, there's a lot of discussion, but
6 most people don't really understand the
7 fundamentals behind it. And we're really
8 going to try to bring that level of
9 education to our fans and to our joint
10 customers.

11 And of course, we're going to -- you
12 know, but the Mavs being a leader, I think
13 we're going to extend this far deeper than
14 just Mavs fans. I think, Voyager is going
15 to be a leader among sports fans and crypto
16 fans around the country. So, with that,
17 we're excited to work with you, Steve, and
18 I'll turn it over to you.

19 STEVE: Thanks, Mark. For those of you
20 who don't know me, Steve Ehrlich, CEO and
21 cofounder of Voyager. We are a publicly
22 traded crypto trading platform that is
23 listed on the OTC markets here in the U.S.,
24 and also on the Toronto Stock Exchange in
25 Canada. So, we're really excited to be here

1 today.

2 And you know, this is our first foray
3 into a team sport, and we look at this as a
4 partnership. Everything we do at Voyager is
5 about partnerships and partnering with the
6 right people to bring education to the
7 masses when it comes to cryptocurrency. And
8 there's no one better than the Mavs
9 themselves. And you guys have Dogecoin, it
10 comes through platform, and everything you
11 guys do. But nothing better than working
12 with the Mavs and this guy right here, who
13 is a leader in the cryptocurrency space.
14 He's out there talking about different
15 coins, engaging with the communities. I
16 just listened to you a couple of weeks ago on
17 the Twitter Spaces at night. So, you know,
18 there's no one better for us to do that.

19 But really, the whole key to this was
20 not just all the affiliation and the -- and
21 having our ads out, and working in the
22 arena, but it's the education that we want
23 to bring. It's really important for us. We
24 think there's a lot for people to learn, and
25 now blockchain, cryptocurrency, Bitcoin have

1 all been around for 10-plus years.

2 MR. CUBAN: Right.

3 MR. EHRLICH: But really, in the end,
4 you know, people are just starting to learn
5 about it. Literally, in the last 9 months,
6 you've seen this exploding of people having
7 interest in cryptocurrency. Now, we're
8 still really in the early stages of that.
9 You know, to use, you know, a basketball
10 phrase of part of this, is like, we're still
11 in the -- in the first half of the first
12 quarter in teaching people about
13 cryptocurrencies. And so, we think that
14 what we'll be able to deliver -- and it
15 starts here, it starts in Dallas, it starts
16 right now, with us teaching people about,
17 you know, decentralized finance,
18 cryptocurrencies, you know, non-fungible
19 tokens. Well, we really want to bring that
20 to the community, and we want to start that
21 now.

22 And why the Mavs? Like I said, you
23 know, the Mavs because of Mark and the
24 leadership that he brings to the NBA when it
25 comes to cryptocurrency. Now, why Dallas?

1 You know, Texas itself is a state that is
2 really becoming a crypto hub. And we felt
3 like Dallas is where a lot of our customers
4 are today, there's a lot of opportunity for
5 us to educate within Dallas. And Texas
6 being that hub -- I know there's a lot of
7 folks here from the Texas Blockchain
8 Association today -- you know, we want to
9 participate. We want to become part of that
10 leadership group and really help drive
11 cryptocurrency adoption.

12 This is a global -- a real global
13 opportunity. You know, the Mavs themselves
14 are looking on the front line. You have a
15 lot of foreign players. I think -- I think
16 Sid (phonetic) said to me yesterday that you
17 guys have the second most foreign players in
18 the league? Something like that. So, we
19 want to actually engage and take this
20 global. Today, Voyager's only in the U.S.
21 Tomorrow, in 2022, we will be global. You
22 know, the first -- the first place we want
23 to go is in Europe and we will get there.
24 But doing that with a real partner, like
25 Mark and the Mavs, is really important for

1 us. And we're really excited about it. As
2 I said, happy to start. Dallas is our place
3 to start, Texas is our place to start, it
4 starts now, and we want to bring crypto for
5 all for everybody. So, thank you for your
6 time today.

7 MR. CUBAN: Cool. All right, we got
8 some questions from our crypto enthusiasts
9 at the Dallas Mavericks, starting with Doe
10 Doe Crypto Finney-Smith.

11 MR. FINNEY-SMITH: Dorian Finney-Smith,
12 yeah. You know, you I got the first
13 question. It is how can I get an account?

14 MR. EHRLICH: Really easy to get an
15 account. That the one of the advantages of
16 Voyager, is that you can actually download
17 the app, and fund your account, and trade in
18 three minutes or less. We make it really
19 simple. We have a very easy to use and
20 integrated, you know, platform that allows
21 you to get engaged in the crypto market very
22 quickly. That's one of the values of
23 Voyager. You just go straight to the App
24 Store or the Google Play Store, download the
25 app, and you'll be trading in three minutes

1 or less.

2 MR. CUBAN: Yeah, I mean, it's just
3 like using any other of the financial apps
4 that you have. You can connect your bank,
5 and that allows you to input money so you
6 can put in your first \$100 to get the free
7 \$50, or you can put in more. And can you do
8 -- use credit cards to by your first
9 (inaudible)?

10 MR. EHRLICH: No credit --

11 MR. CUBAN: No credit cards.

12 MR. EHRLICH: Yeah.

13 MR. CUBAN: Right. So, it's really
14 easy to get set up, just like every other
15 financial application that you have on your
16 phone.

17 MR. EHRLICH: And don't forget, it's
18 \$100 now.

19 MR. CUBAN: \$100, yeah.

20 MR. EHRLICH: \$100 now.

21 MR. CUBAN: Yeah. Next question?

22 MR. POWELL: All right, so my question
23 is what makes Voyager app different from
24 other crypto apps?

25 MR. CUBAN: That's a good question,

1 Dwight.

2 MR. EHRLICH: That's a really good
3 question. So, look, it's the user
4 interface, which makes it really easy for
5 people to use. And that was -- it's really
6 intuitive by doing that, and that's how we
7 set out. When we started to build the
8 company -- and we've only been in business
9 three years. So, we started the company
10 about three years ago. We wanted to make it
11 very easy to get people engaged into the
12 app. And really trade and engage with
13 cryptocurrencies. So, you know, the
14 differentiations for us, really, are that.
15 We have our own community, we have our own
16 Voyager token that allows you to comm-- you
17 know, to participate in the community, to
18 learn more about crypto. And you know, easy
19 to use 65 coins as well on the app right
20 now, and then you get to earn staking
21 rewards on a lot of the coins too. So, you
22 get to create some wealth through the app.
23 So, we're really excited about where it's
24 going.

25 MR. CUBAN: And so, for those of you

1 who already use crypto, I know for me, it
2 was really easy. I took some of my Matic
3 tokens that I own and transferred it over,
4 because Voyager paid a higher interest rate,
5 or return rate, than the application I was
6 using before, Aave. So, it was really easy,
7 they give you a wallet address, you just go
8 into your MetaMask, or whatever you're
9 using. You just -- not swap it, but you
10 send it to that destination address, it
11 shows up an hour later, you start earning
12 more money. And so, right -- immediately, I
13 was earning more when I went over to
14 Voyager.

15 And it's the same with USDC, a stable
16 coin. And the other thing about it is, for
17 those of you who use DeFi, you know, there's
18 always -- you're -- the pricing is always
19 higher on DeFi, as they try to look through
20 all the different decentralized financing
21 platforms to try to get the best -- not even
22 the best price, but a price. And so, you
23 know, with this -- with Voyager, the pricing
24 has been far, far better. And so, if you're
25 paying attention and want to get the best

1 price, Voyager's a great platform for it.

2 MR. EHRLICH: Yeah, the one other thing

3 I'll follow up on is the rewards program

4 that Mark mentioned. You know, we have an

5 extensive rewards program, as you hold a

6 certain amount of a level of assets, you

7 even get more rewards on the -- on the

8 program. So, we're trying to engage you and

9 bring you in the platform. And teach and

10 educate, and create that wealth through our,

11 you know, expansive rewards program.

12 MR. CUBAN: Yeah, one more thing. You

13 know, one of the reasons we want to do the

14 education program, there's a big opportunity

15 for small businesses. One of the challenges

16 of small businesses, if you have any cash in

17 the bank, you know, you're making point-

18 zero-two-five-percent. You can convert to,

19 you know, -- put it in to a USDC stable coin

20 on Voyager, and I thought it was seven

21 percent, but now it's --?

22 MR. EHRLICH: Nine percent.

23 MR. CUBAN: Nine percent. And so, it's

24 just a way -- so, I've taken a lot of my

25 cash and made it available in USDC. I'm not

1 trying here to tell you it's 100% risk free,
2 but it's as close to risk free as you're
3 going to get in the crypto universe. And
4 so, just the ability to make that much more
5 on your savings, as an individual, and as a
6 business is a huge opportunity.

7 MR. KLEBER: What's up, everybody?
8 Maxi Kleber from the Mavericks. And my
9 question is, is it too late to get into
10 crypto?

11 MR. EHRLICH: It's never too late. I
12 think, actually, it's the right time,
13 because as I said, I still think it's the
14 first half of the first quarter on crypto
15 adoption. There are some numbers that I've
16 used in a Crypto Education 101 platform that
17 I -- I gave a presentation to the NFL
18 players symposium back in July, about 100
19 different players. And you know, there's
20 adoption about an -- you know, about a 150
21 million people -- 220 million people
22 actually have crypto right now. And the
23 anticipation is, we're going to get to a
24 billion in four years. So, that shows you,
25 you know, where we're -- where, you know, we

1 can actually go with crypto and the --
2 crypto and the crypto adoption. Now, the
3 comparison there is the internet. It took
4 the internet eight years, you know, for the
5 same time frame to grow that fast, from the
6 200 million to one billion. So, I think
7 there's a -- it's a great time to enter the
8 space, learn more.

9 And I think that's the key is, you've
10 got to come in, you've got to learn, you've
11 got to educate yourself. We help, you know,
12 we help educate, but you want to learn more.
13 And I think that's the key is, not just be -
14 - hey, listen to what somebody says and just
15 buy that coin or so forth. You want to
16 really learn about what you're doing. So,
17 great time to enter right now.

18 MR. CUBAN: Yeah, let me add to that.
19 You don't have to spend a lot of money in
20 order to learn. It's not like the stock
21 market where, you know, it's almost
22 impossible, except on a few platforms to
23 spend \$10 and get started. You know, my son
24 -- my now 12-year-old son got me into
25 Dogecoin when it was less than a penny. And

1 I -- I was like, let's do this, because
2 it's a cheap way for you to learn how all of
3 this works. So, while you need to put in
4 \$100 to get the \$50 bonus in the next two
5 days, if you don't have \$100, and you just
6 want to, you know, download the app, and put
7 in \$5 and by Shibu (phonetic) -- do you guys
8 do Shibu Inu?

9 MR. EHRLICH: We do Shiba.

10 MR. CUBAN: Yeah, Shibu or Doge. Do
11 you guys do Doge?

12 MR. EHRLICH: We do Doge.

13 MR. CUBAN: Shibu and Doge, right?

14 MR. EHRLICH: I couldn't sit here with
15 you if I didn't do Doge.

16 MR. CUBAN: Do Doge. Right.

17 MR. EHRLICH: So --

18 MR. CUBAN: And so, there's a lot of
19 way to inexpensively start to get an
20 understanding. And it's a lot easier than
21 even opening up a savings account. It's a
22 pain in the ass to open up a savings
23 account, particularly for your kids these
24 days. There's so much paperwork. And you
25 know, whether it's yourself personally,

1 someone you're trying to -- teach your --
2 you're trying to teach your kids about
3 personal finance, believe it or not, this is
4 actually a better way. And so, that's one
5 of the unique opportunities and why it's not
6 too late.

7 MR. EHRLICH: Well, that's a great -- I
8 mean, another great point, Mark, is that the
9 financial literacy, we need to teach the
10 youth. That's part of what we want to bring
11 too is the education. When we build out the
12 education -- and we're in the middle of
13 building that out -- Crypto 101 is the first
14 thing that we do to teach people. But you
15 know, teach the youth, go to the community
16 and teach the youth about financial
17 literacy. I think, it's really important,
18 because most young kids don't get the
19 opportunity to learn about financial
20 literacy, and they end wind up going to
21 college, and now they're on their own and
22 they don't know how to manage their money.
23 Then they're out in the real world, earning
24 salaries, and they don't know what even just
25 FICA is, right? I've heard a lot of stories

1 like, who is this FICA guy taking my money?

2 But that's what happens.

3 And so, we have to find -- you know, I
4 teach financial literacy, and it's got to
5 start at the young ages. You know, we've
6 got to get out there. It's part of our plan
7 with the education is to get to the
8 communities around -- in Dallas and around -
9 - in the surrounding areas and teach
10 financial literacy. That's how we're going
11 to get people -- you know, students and
12 young people to be smarter about how to
13 manage their future life.

14 MR. BRUNSON: Jalen Brunson, Dallas
15 Mavericks. This is my first time getting
16 into crypto, what are some key things I need
17 to know before I do?

18 MR. EHRLICH: Yeah, look, I think in
19 any crypto, you know, as Mark said, I think
20 I would -- I would start and enter small.
21 And just learn a little bit, right? Look at
22 the coins, learn a little bit about Bitcoin,
23 learn a little bit about Ethereum, some of
24 the other protocols that are out there. But
25 start small, you know, I think it's -- it's

1 always wise to start financial investments
2 small and then work your way up. As you
3 start learning more and understanding more,
4 then you can start increasing from there.
5 But it always is a wise place to start.

6 MR. CUBAN: Yeah, I mean, you're
7 spending your money, always be careful. But
8 the other thing is, look, there's
9 investments, and things like Shibu Inu and -
10 - or whatever it's called -- and Dogecoin,
11 those aren't investments, right? Those --
12 it -- this is better than a lottery ticket,
13 but it's a good way to learn. And it's also
14 something you can do on your phone, you
15 don't have to have a bank account. So, --
16 and people who are unbanked, trying to learn
17 about financing, but have a smartphone and
18 can download the app, you can start getting
19 into this and saving your money. And that's
20 just a unique opportunity. Frank?

21 MR. NTILIKINA: Hi, everyone, I'm Frank
22 Ntilikina from the Dallas Mavericks. I'm
23 from France, so is my question. Is Voyager
24 going to be available outside of the United
25 States?

1 MR. EHRLICH: Yes, we definitely are.
2 Yeah, we'll be in there by -- we're -- hope
3 to be in Europe by the end of March. We
4 recently just got approval from the AMF in
5 France, which is very hard to get. I think
6 we're the only retail platform, crypto
7 trading platform -- cryptocurrency platform,
8 that was that approval in France. And so,
9 we've got it from the AMF that allows us to
10 enter France, which we will. That will be
11 the first country we get into in Europe.
12 Sorry, Maxi, we're going to get to France
13 first. And then, -- and then, we'll be in
14 Europe from there, because we'll be able to
15 passport around and get, you know, customers
16 from the rest of Europe. So, we're excited
17 about it. It's a great entry point.

18 MR. CUBAN: But Wurzburg is second,
19 right?

20 MR. EHRLICH: What's that?

21 MR. CUBAN: Wurzburg, Germany is
22 second?

23 MR. EHRLICH: Yeah, we're going to
24 Germany second.

25 MR. CUBAN: Yeah.

1 MR. EHRLICH: There's no doubt about
2 it. He's pretty big, he could come after
3 me.

4 MR. CUBAN: No kidding.

5 FEMALE SPEAKER: Now, we're going to
6 open it up for questions.

7 MS. CAPLAN: Hey, I'm Callie Caplan,
8 with the Dallas Morning News. Mark, I'm
9 curious how unique this partnership is to
10 other crypto deals, or lack of crypto deals
11 across the NBA?

12 MR. CUBAN: Yeah, it's different. You
13 know, what FTX did with the Heat was great,
14 and they also had -- they're also trying to
15 push their retail software application. But
16 at the same time, I think we're trying to
17 make this driven more towards education and
18 enabling more -- and exposing more people in
19 an educated manner to crypto through
20 Voyager.

21 FEMALE SPEAKER: Any other questions?

22 MR. CUBAN: Easy breezy. No tech-- no
23 stuff from the Texas Blockchain Association?
24 Let me -- one other thing while we're on
25 crypto, not -- indirectly. Are you guys

1 going to support NFTs?

2 MR. EHRLICH: Yeah, we're working on a
3 platform to do NFTs, definitely.

4 MR. CUBAN: Because last night, if you
5 attended the game, and you had your ticket
6 scanned before the end of the first quarter,
7 if you go -- if you go to
8 Mavscollectibles.com and log into your
9 Ticket Master account, you got a Brad Davis
10 Metapunk. And so, we did a soft launch, and
11 we're going to do it for every Mavs home
12 game. We'll have it again tomorrow night
13 against the Spurs. I think it's Rolando?
14 But we're -- you know, so we wanted to do a
15 soft launch, just to get all the kinks out.
16 But hopeful soon, you'll be able to take
17 those, trade those, and sell them, buy them.
18 Not just on Mavscollectibles.com, but also
19 on Voyager.

20 MALE SPEAKER: Stand up, please?

21 MR. BRATCHER: So, Lee Bratcher, I'm
22 the president of Texas Blockchain Council.
23 We're very excited about this partnership
24 and working with you guys to help educate
25 Texas and the DFW community, in particular.

1 Just out of curiosity, are any of your team
2 members going to be moving or relocating to
3 Dallas, Austin, anywhere in the Texas area?

4 MR. EHRLICH: Illustrious Erika --

5 MS. SZYCHOWSKI: Don't do --

6 MR. EHRLICH: -- Erika already lives in
7 Austin.

8 MALE SPEAKER: (Inaudible).

9 MR. EHRLICH: And we have about four
10 other staff in Austin already today. It is
11 definitely becoming one of our hubs. In the
12 COVID world, we've been very fragmented, but
13 we are looking to have certain hubs for the
14 company.

15 MR. CUBAN: I have office space in the
16 back.

17 MR. EHRLICH: Done.

18 MR. BRATCHER: You can't pass that up.

19 MS. SZYCHOWSKI: I heard it.

20 MR. EHRLICH: And so, we'll just have
21 to redo that a little bit, but all good.

22 No, I think yes, the answer is we're looking
23 for a couple of hubs around the country.

24 Obviously, New York is a big area for us,
25 but we're big in California, and we want to

1 be big here too.

2 SANJAY: Hello, my name is Sanjay, I'm
3 also with the Texas Blockchain Council. I'm
4 just going to ask this question also from a
5 user perspective. Before I ask those
6 questions, is there a promocode for that
7 offer, or is it just open to everybody?

8 MR. CUBAN: It's MAVS100.

9 SANJAY: Okay, I just want to
10 (inaudible).

11 MR. CUBAN: Yeah, so I -- I probably
12 didn't mention that.

13 SANJAY: (Inaudible).

14 MR. CUBAN: So, if you download
15 Voyager, put in \$100, trade at all, right?

16 MR. EHRLICH: Trade -- you have to
17 trade the hundred.

18 MR. CUBAN: Do a trade, trade your
19 hundred, and then, you'll get the \$50 crypto
20 bonus. But you have to have MAVS100 as your
21 bonus code.

22 SANJAY: Yeah, we had a recent
23 situation with my wife on a promotion
24 (inaudible), so we're working with
25 (inaudible) get our stuff. But anyways, the

1 next question is, you know, the promise of
2 blockchain, Bitcoin, et cetera,
3 cryptocurrencies is reduced friction, you
4 know, egalitarian model, etc. I think some
5 of the challenges with some of the
6 exchanges, and wallets, et cetera is it's
7 not so frictionless, right? There's the
8 cost of trading, gas fees, when you put it
9 in a wallet and transfer it to another
10 wallet they take their cut. And it's
11 actually hard to, once you've purchased
12 cryptocurrencies, to exit and transfer to
13 another because they'll always -- you're
14 taking a piece, right? So, maybe you can
15 talk about some of that? And also, some of
16 the maybe -- you mentioned some of the
17 interest bearing. There's other competitors
18 out there offering interests rates, so maybe
19 you can talk about that too? That would be
20 -- that would be great.

21 MR. EHRLICH: Yeah, so a couple of
22 questions to unpack in that one. First,
23 I'll touch on the NFT side and the gas fees.
24 Our goal is to -- we're in -- we're
25 (inaudible) -- we're connected to about a

1 dozen different market makers, exchanges
2 around the globe, so we bring a best price
3 back to consumers for that. Our goal in the
4 NFT world is not to build our own NFT
5 marketplace, it's to allow our consumers to
6 be connected to many NFT marketplaces, to
7 have access to all the big, different NFT
8 marketplaces. And whether that is something
9 on Ethereum, which has the high gas fees, or
10 it's using a Matic, or an Algorand, or an
11 Avalanche. Using those and connecting
12 people on that. Because we do believe
13 there's a -- there is a significant issue
14 that, you know, we have to deal with, with
15 the Ethereum world and the gas fees. And
16 we're trying to figure way out around and to
17 help consumers.

18 Because you -- an example I did is we
19 have a -- we also do a partnership with a
20 NASCAR car in the Xfinity series, with a
21 driver, Landon Cassill. And someone built
22 an NFT about the car, and I went to buy it,
23 and -- you know for \$3, just to play around
24 with NFTs. After the gas fees, it cost me
25 \$300 for -- so, there's -- it doesn't make

1 any sense, so we've got to fix those

2 problems on that.

3 And then, from the rewards side, we run
4 a rewards program. So, when you bring your
5 assets over, we're going to reward you with
6 earnings on those assets, based upon your
7 balances, based upon, you know, tokens you
8 hold and so forth. So, it's a whole rewards
9 program that we've built together. It's
10 really, probably, state of the art, when it
11 comes to crypto with rewards programs. And
12 that's how we like to operate, to give
13 consumers rewards for using and holding
14 assets on the platform. So, hopefully, I
15 got your -- answered your questions.

16 SANJAY: (Inaudible) interest bearing
17 versus staking (inaudible).

18 MR. EHRLICH: Well, are rewards are
19 generated through staking, you know, it's a
20 lot staking these days. We have 30-
21 something coins that we offer rewards on,
22 and a bunch of them are on the staking side.
23 Yep.

24 MR. CUBAN: You got a question back
25 there.

1 MALE SPEAKER 2: Thank you. So,
2 obviously, with cryptocurrency, security's a
3 big important part of it, especially where
4 the private keys are stored, who controls
5 them. So, for your application, where does
6 the responsibility for the user come in?
7 What should they be doing to protect
8 themselves? And then, you know, what do
9 you, as a company, do to protect users? And
10 so, where is kind of the line drawn?

11 MR. EHRLICH: Yeah, I was waiting for
12 that question on security. It's a really
13 important aspect. You know, the first thing
14 -- security starts with you, as an
15 individual. What we recommend to every
16 individual that buys and sells
17 cryptocurrency is to use two-factor
18 authentication [sic] when you actually
19 hold your cryptocurrency. Do not use an SMS
20 text message. There are a lot of scammers
21 out there, there are a lot of people who try
22 to SIM swap you. And that happened -- it
23 almost happened to me a couple -- about a
24 month ago. On a Friday night, my phone was
25 trying to be SIM swapped, and I caught it

1 quick enough and called the phone company.
2 But I use two-factor authentication [sic],
3 and I think everybody should start there.
4 That means using a Google authenticator,
5 Authy, or one of the other-- Duo or any of
6 the other, you know, products that you can
7 use for 2FA.

8 Outside of that, after -- for you to us
9 is we use multiple custodians. We do not
10 keep all our coins in one place, we keep
11 them across multiple custodians, we built a
12 really detailed infrastructure for that, to
13 maybe sure that we're spreading that risk
14 and the insurance we get on all that across
15 multiple custodians. So, it starts with the
16 individual, and making sure you have proper
17 security. And then it also is us, as well.

18 MR. SPENCER: Okay, good afternoon.
19 I'm Arnold Spencer, I have a cryptocurrency
20 law firm here in town and I'm a new member
21 of the Texas Blockchain Alliance. First, I
22 want to say congratulation to both of you
23 guys. I think it's a terrific partnership,
24 I'm really excited about it. Second, I want
25 to say I'm about halfway downloading the

1 app, I just started it. And I almost
2 transferred a hundred bitcoin over to you,
3 but I (inaudible) transferred a hundred
4 dollars.

5 MR. CUBAN: Ill give you my wallet
6 address (inaudible).

7 MR. SPENCER: So, my question, I would
8 like both of you guys to take a shot at.
9 I'm really excited about the educational
10 piece that you all are introducing and
11 talking about. I do a lot of that myself.
12 You know, just what are the two or three --
13 two or three themes, you know, the elevator
14 speech that you all want to get across in
15 the educational program? What are you
16 trying to teach new people to crypto about
17 getting into crypto?

18 MR. CUBAN: Yeah, I was going to say
19 act-- access, first and foremost, the
20 simplicity of access. The fact that you
21 don't have to rush into it and put all your
22 money in it. So, patience is a big part of
23 it and then experimentation, right? Be
24 curious, because if you're buying -- what is
25 Shynu Imu (phonetic), like a half a penny or

1 something crazy?

2 MR. EHRLICH: No, it's -- people would
3 be very happy if it was half a penny. It's
4 like four zeros eight when you --

5 MR. CUBAN: I -- yeah.

6 MR. EHRLICH: -- or something of that
7 nature.

8 MR. CUBAN: Oh, okay. So, I didn't
9 count --

10 MR. EHRLICH: Yeah.

11 MR. CUBAN: -- my zeros enough?

12 MR. EHRLICH: Yeah.

13 MR. CUBAN: Right. So, literally,
14 like, when my son and I first tried it, it
15 was less than a penny, and we spent, I think
16 \$11. And that gave us a chance to go
17 through everything and spend some time with
18 it. And so, because there's such a low cost
19 of introduction and, you know, obviously,
20 the people who need the most education,
21 hopeful are spending the least amount of
22 money. You know, we -- there's a lot of
23 programs and educational programs that we
24 can do that guide people through the
25 process. And that's really the key, right?

1 And I think that one of the things that
2 need to be mentioned, one of the greatest
3 values of the lower cost crypto isn't so
4 much, hey, it could be an investment, it's
5 more the community. You know, if you get on
6 social media, no matter what it is, TikTok,
7 Twitter, Instagram, everybody's talk-- I
8 don't even know the Shibu Inu one, but you
9 know, with Dogecoin, it's like, to the moon.
10 And you know, everybody's got their social
11 profile set up to be a dog. You know, so
12 there's a -- it's a allow cost entry to
13 fund. And then, being involved in it on
14 social media is also a way that we can
15 expand education.

16 MR. EHRLICH: Yeah, and we look at it -
17 - we have our Crypto 101 presentation that
18 we do, that teaches people about Bitcoin.
19 We really think it's a store of value and it
20 will be a long -- you know, there's a long
21 tail for it to be actually used as a
22 currency because of the volatility.

23 MR. CUBAN: It's not going to happen.

24 MR. EHRLICH: Yeah, I --

25 MR. CUBAN: Not going to happen.

1 MR. EHRLICH: It -- as the volatility
2 and it -- the time on it, it's more of a
3 store of value, it will replace gold. So,
4 teaching people about that. But then, on
5 the Ethereum side, we -- you know, we tend
6 to teach people about smart contracts. We
7 think that's really important, because -- I
8 have my own personal example on this, where
9 my mother-in-law was going to give -- she
10 had leased a car, and she bought it, and was
11 going to give it to my daughter as a
12 present. And to get the title moved around
13 --

14 MR. CUBAN: Uh-huh.

15 MR. EHRLICH: -- took like four months.
16 I mean, it's a title. It -- just -- you
17 know, I bought it, you should give me -- so
18 the blockchain will solve that. And so, we
19 use that in the Crypto 101. It's teaching
20 people why things like the smart contracts
21 will affect their lives in the long term.
22 And I heard a great podcast you did with
23 Carmelo.

24 MR. CUBAN: Yeah.

25 MR. EHRLICH: Where you said, -- I

1 think you said, you know, halfway through
2 that, you know, five years from now, we're
3 going to be doing things and you're not even
4 going to know it. It's like the internet,
5 you know, all of a sudden you were operating
6 on high speed internet and you never really
7 -- you just hit a button and you were done.
8 And that's how crypto and the smart
9 contracts will work. But teaching people
10 why that matters now, to get them to that
11 point, we think that's really key.

12 MR. CUBAN: Any final questions? Cool.
13 Steve, thank you.

14 MR. EHRLICH: Oh, thank you, Mark.
15 Really excited by this.

16 MR. CUBAN: And thank you to everybody
17 who came out, thanks to our guys who came
18 out, great questions. Thanks to Voyager,
19 great partnership, we're really excited
20 about it. Thank you, everybody.

21 (End of recording.)

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CERTIFICATE

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I, Alexandria Brobst, Transcriptionist,
do hereby certify that I was authorized to
and did listen to and transcribe the
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my professional ability.

Dated this 14th day of November, 2022.

Alexandria Brobst